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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/715,808	11/17/2003	Marc Roblejo	141864 ROBL-0001-100	5202
34132	7590	10/04/2007	EXAMINER	
COZEN O'CONNOR, P.C.			LOFTUS, ANN E	
1900 MARKET STREET			ART UNIT	
PHILADELPHIA, PA 19103-3508			PAPER NUMBER	
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/715,808	Applicant(s) ROBLEJO ET AL.	
	Examiner Ann Loftus	Art Unit 3694	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 17 November 2003.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-9 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-9 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 11/17/03 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Election/Restrictions

1. The examiner has chosen not to restrict the claims at this time, however notes that there are restriction issues that may be raised later. Specifically, calculating periodic payments is a subcombination to calculating loan factors.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1, 6, 7, and 9 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent 7222092 filed 5/22/03 (Provisional 1/7/03) by Grove et al, in view of US Patent Application 20010035527 filed 4/17/01 by Corrin, in view of US Patent Application 20040078312 filed 8/12/03 (Provisional 9/13/02) by Bush et al.

As to claim 1, Grove teaches in col 7 lines 50-60 a handheld calculator device (PDA). Grove teaches at least in Figure 5 described in col 6 lines 17-45 a payment calculator with means for selecting the cost of the item being purchased or a loan amount, means for selecting a loan period, means for selecting whether there is a down payment and if so, a down payment amount, means for selecting an interest rate, and means for calculating the periodic payment based on the selected information.

Grove does not specifically teach means for selecting a type of loan, nor means for selecting a number of periodic payments. Corrin teaches means for selecting a number of periodic payments in page 12 paragraph 284. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify Grove to add selecting a number of periodic payments in order to accommodate users who wanted a loan with a specific number of periodic payments. Bush teaches a means for selecting a type of loan in paragraph 51 page 4. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify Grove and Corrin to add selecting a type of loan in order to allow limits to be set on other fields by the type of loan; for example, a mortgage may not be available for less than \$5,000 or a car loan for more than \$200,000.

As to claim 6, Grove does not explicitly teach voice interaction. Bush teaches in page 6 paragraph 71 teaches voice simulation means and receiving spoken responses and calculating payments based on the spoken responses. It would have been obvious to modify Grove to add voice simulation means and receiving spoken responses and calculating payments based on the spoken responses in order to make the tool useful for those with limited eyesight.

As to claim 7, Grove teaches at least in Figure 5 described in col 6 lines 17-45 generating a series of questions (prompts) displaying the questions on a user device, receiving answers to the questions from a user, and calculating a loan factor based on the answers to the questions from the user.

As to claim 9, Grove does not explicitly teach voice interaction. Bush teaches in page 6 paragraph 71 processing voice input information regarding answers to the questions and generating voice simulated responses. It would have been obvious to modify Grove to add processing voice input information regarding answers to the questions and generating voice simulated responses in order to make the tool useful for those with limited eyesight.

4. Claim 4 is rejected under 35 U.S.C. 103(a) as being unpatentable over Grove in view of Corrin and Bush, and further in view of US Patent Application 20030149659 filed 1/31/03 (provisional 1/31/02) by Danaher et al.

As to claim 4, Grove teaches a computer, personal digital assistant, and cellular telephone device in col 7 lines 50-60. Grove teaches a web server in col 2 lines 57-68. Grove does not explicitly teach a desktop or laptop. Danaher teaches a desktop and laptop on page 2 paragraph 17. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify Grove to add a desktop and laptop in order to take advantage of existing computers already popular among consumers.

5. Claims 3 and 5 are rejected under 35 U.S.C. 103(a) as being unpatentable over Grove, Corrin and Bush, in view of Official Notice.

As to claim 3, Grove teaches a loan period in units of months in Fig 5. Grove does not specifically teach units of years. Official Notice is taken that it is old and well-known to express a loan repayment period in years. It would have been obvious to a

person of ordinary skill in the art at the time of the invention to modify the Grove Corrin Bush combination to add a units of years in order to give the user a choice in entering their information.

As to claim 5, Grove in figure 5 teaches displaying a series of questions. Grove teaches a computer, personal digital assistant, and cellular telephone device in col 7 lines 50-60. Grove teaches in col 6 lines 17-45 entering some of the variables and automatically solving and displaying for the remaining variable, and displaying the automatic answer on the screen.

Official Notice is taken that the equations relating the four variables given (total interest over a period, the number of years of months during which payments will be due, the interest rate, and the periodic payment) are old and well-known, otherwise the invention would not be enabled by the specification. Further, the mathematical techniques for solving for a missing variable are old and well-known.

There are four possibilities for the missing variable. It would have been obvious to a person of ordinary skill in the art at the time of the invention that adding more functions to the tool would increase speed and accuracy of calculations. It would have been obvious to a person of ordinary skill in the art at the time of the invention to try to add the capability of calculating for each of the four missing variables because a tool that would calculate for any of the four variables would be useful in more situations than a single purpose tool. It could be done with a reasonable expectation of success and predictable results: a multi-function tool. It would have been obvious to a person of ordinary skill in the art at the time of the invention to implement the known equations

such that upon receiving answers to three of the questions, the fourth question is automatically answered and the automatic answer is displayed on the screen.

6. Claim 2 is rejected under 35 U.S.C. 103(a) as being unpatentable over Grove in view of Corrin and Bush, and further in view of US Patent Application 20030149659 filed 1/31/03 (provisional 1/31/02) by Danaher et al and Official Notice.

As to claim 2 Grove teaches an automobile loan in Figure 5 (Vehicle Sale Price). Grove teaches a lease in paragraph 27 page 2. The Grove Corrin Bush combination does not explicitly teach a home loan, bank loan or credit card loan. Danaher teaches a home loan in page 1 paragraph 7, as well as a variety of other loans. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the Grove Corrin Bush combination to add a home loan in order to make the invention useful to a large sector of loans. Official Notice is taken that bank loans and credit card loans are old and well-known. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the Grove Corrin Bush combination to add bank loans and credit card loans in order to make the invention useful to a large sector of loans.

7. Claim 8 is rejected under 35 U.S.C. 103(a) as being unpatentable over Grove Bush and Corrin as applied to claim 1 above, and further in view of US patent 6038550 filed 3/31/98 by Rosenwald.

As to claim 8, Grove teaches in Figure 5, the term of the loan, the interest rate, and the periodic payment in dollars and cents. Grove does not explicitly teach a type of loan, a number of periodic payments nor total interest paid. Bush teaches a type of loan in paragraph 51 page 4. Corrin teaches a number of periodic payments in page 12 paragraph 284. It would have been obvious to combine Grove, Bush and Corrin as above. Rosenwald teaches calculating total interest to be paid over the term in claim 11. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify Grove to add a type of loan and a number of periodic payments and total interest paid in order to allow users more choices in configuring their calculations and make the tool useful in more situations.


Conclusion

8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ann Loftus whose telephone number is 571-272-7342. The examiner can normally be reached on M-F 8-4.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

AL
9/23/07


ELLA COLBERT
PRIMARY EXAMINER